

09/188810

PATENT
3606-4000

ABSTRACT

A method is disclosed involving acquiring a plurality of charge accounts. The accounts are of a type normally issued with an associated physically producible card which may be presented as evidence of an existing charge account, the physically producible cards bearing human readable account numbers and expiration dates. The plurality of charge accounts are capable of being gifted to a party, after acquisition. A request is received from a first party to gift a charge account to a second party having a name, without both the issuance and provision of a physical card for the charge account to the second party. The first party and the second party are different from each other. The charge account is usable in the name of the second party at any merchant who is capable of seeking authorization, using an authorization infrastructure, for purchases involving charge accounts for which the physically producible cards are issued, whether or not the physical cards evidencing the accounts are presented by purchasers when a purchase is made. An account parameter, selected by the first party, is accepted. The second party is informed of the account, by sending an e-mail to the second party. The e-mail contains a greeting selected by the first party and directs the second party to perform a specified action in order to cause an activation of the account. The account is activated for usage by the second party according to the account parameter. An indication that the second party has made a purchase from a merchant using the account is received and a settling transaction involving the account is undertaken after the usage by the second party. A system is also disclosed having a database with at least one table and a processor coupled to the database. The database is configured to, under control of the processor, maintain a record of a payment card account

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registered to a first person at the request of a second person, and for which, at no time at or before a time the second person buys from a merchant and provides payment by referencing the payment card account, no physical card for the payment card account will have been provided to the second person.

SECRET - 07388T60